



# Utah's Rural Development

Our mission is to enhance the capacity of all Utah rural residents, communities and businesses to prosper. We strive, in partnership with others, to help improve the quality of life by building competitive, vibrant rural communities. This is done through



community facility and housing programs, business and sustainable cooperatives that can prosper in the global marketplace, and leading a role in electric, telecommunications, distance learning telemedicine and water and waste water programs. Our website at [www.rurdev.usda.gov/ut](http://www.rurdev.usda.gov/ut) is designed to give you a better understanding of the loans, loan guarantees and grants we provide.

Utah's USDA Rural Development is one agency administratively, but operates as three agencies to disburse funds to programs: Rural Business-Cooperative Service (RBS), Community Programs (Rural Utilities/RUS and Community Facilities/CF) & Rural Housing Service (RHS).

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<b>Cedar City Local Office (Area II)</b> Rural Development Mgr., <b>JoAnn Blackner</b>	<b>Serving Counties:</b> Iron, Beaver and Garfield. Located at 2390 West Highway 56, Suite 13, Cedar City, UT 84720. <a href="mailto:JoAnn.Blackner@ut.usda.gov">JoAnn.Blackner@ut.usda.gov</a>	(435) 586-7274 Ext. 122
<b>Manti Local Office (Area II)</b> Rural Development Manager, <b>Donna Birk</b>	<b>Serving Counties:</b> Sanpete, Millard and Juab. Located at City Building, 50 South Main St., Suite 6, Manti, UT 84642. <a href="mailto:Donna.Birk@ut.usda.gov">Donna.Birk@ut.usda.gov</a>	(435) 835-4111
<b>Monticello Local Office (Area III)</b> Rural Development Manager, <b>Liz Black</b>	<b>Serving Counties:</b> San Juan and Grand (East). Located at Young Building, 32 South 100 East, Monticello, UT 84535. <a href="mailto:Elizabeth.Black@ut.usda.gov">Elizabeth.Black@ut.usda.gov</a>	(435) 587-2473
<b>Provo Local Office (Area III)</b> Rural Development Specialist, <b>Vacant</b>	<b>Serving Counties:</b> Utah, Salt Lake, Wasatch, Summit, Carbon, Emery, Grand (West) and Tooele. Located at BOR Building, 302 East 1860 South, Provo, UT 84606.	(801) 377-5580 Ext. 6
<b>Richfield Local Office (Area II)</b> Rural Development Specialist, <b>Lana Duke</b>	<b>Serving Counties:</b> Sevier, Wayne and Piute. Located at USDA Service Center, 340 North 600 East, Richfield, UT 84701. Contact: <a href="mailto:Lana.Duke@ut.usda.gov">Lana.Duke@ut.usda.gov</a>	(435) 896-5489
<b>St. George Local Office (Area II)</b> Rural Development Manager, <b>Mel Taylor</b>	<b>Serving Counties:</b> Washington and Kane, and Mohave and Coconino, AZ. Located at Federal Building, 196 East Tabernacle, Room 22, St. George, UT 84770. <a href="mailto:Mel.Taylor@ut.usda.gov">Mel.Taylor@ut.usda.gov</a>	(435) 628-0461
<b>Tremonton Local Office (Area I)</b> Rural Development Specialist, <b>Lynn Sagers</b>	<b>Serving Counties:</b> Box Elder, Cache, Rich, Weber, Davis and Morgan. Located at USDA Service Center, 91 South 100 East, Tremonton, UT 84337. <a href="mailto:Lynn.Sagers@ut.usda.gov">Lynn.Sagers@ut.usda.gov</a>	(435) 257-5404
<b>Vernal Local Office (Area I)</b> Rural Development Manager, <b>Juanita LaRose</b>	<b>Serving Counties:</b> Uintah, Daggett and Duchesne. Located at USDA Service Center, 80 North 500 West, Vernal, UT 84078. <a href="mailto:Juanita.LaRose@ut.usda.gov">Juanita.LaRose@ut.usda.gov</a>	(435) 789-2100

**Last updated: 1/13/2004**

## Programs for Rural Housing

1/15/2004

USDA Rural Development delivers a variety of home ownership, home repair, and rental housing assistance to support the needs of rural people. Most involve direct assistance by USDA, while others work through partnerships. Field offices also offer homeownership and credit management education.

<b>USDA Rural Housing Programs and Features</b>	<b>Purpose</b> (What is the program's goal?)	<b>Program Type</b> (How does it work?)	<b>Eligible Applicants</b> (Who can apply?)	<b>Eligible Areas</b> (What is rural?)	<b>Authorized Purposes</b> (What can funds be used for?)	<b>Typical Amount of Assistance</b>	<b>Rates &amp; Terms</b> (rates subject to change)	<b>Key to Success</b>	<b>When to Apply</b>	<b>Who to Contact</b>
Single Family Housing Direct Loan (SFH 502 Loan)	Enable low income households to <u>buy a modest home or build their own home through Mutual Self-Help Program</u>	USDA processes loan to home-buyers	<u>Very low &amp; low income households</u>	Unincorporated areas, <20,000 population	Buy & do needed repairs on <u>new or existing homes</u> . <u>100% financing -- No downpayment required.</u>	\$80,000-\$120,000 Up to 100% of the market value of the home.	1-8% depending upon family income; total mortgage cost lower for Self-Help participants	Applicants must have good credit & stable income adequate to repay the loan. <u>Self-Help program available.</u>	Year-round	USDA Field Office
Single Family Housing Participation Loan (SFH 502 Participation/leveraging)	<u>Enhance the ability of mortgage lenders to make loans which allow low-income households to buy a modest home.</u>	USDA <u>participates</u> with a local mortgage lender in financing a home	<u>Low income households</u>	Unincorporated areas, <20,000 population	Buy & do needed repairs on <u>new or existing homes</u> . <u>100% financing -- No downpayment required.</u>	\$80,000-\$130,000 Up to 100% of the market value of the home.	Mortgage lender's loan is fixed; 30 years. USDA's is 1-8% depending upon family income; 33-38 years	<u>Mortgage lender loans 50% or less of cost</u> ; USDA loans the rest. Applicants must have good credit & stable income adequate to repay the loan.	Year-round	Participating mortgage lender, or USDA Field Office
Single Family Housing Guaranteed Loan (SFH Guarantee)	Provide an <u>incentive for mortgage lender to make home loans to low &amp; moderate income households</u>	USDA <u>guarantees</u> home loan made by mortgage lenders	Mortgage lenders ... making loans to low and moderate income households	Unincorporated areas, <20,000 population	Buy & do needed repairs on <u>new or existing homes</u> . <u>100% financing -- No downpayment required.</u>	\$90,000-\$140,000 Up to 100% of the market value of the home.	Mortgage lender's interest rate is negotiated but is fixed; 30 years	<u>Lender-driven</u> : there must be a lender willing to make the loan. (USDA just guarantees the loan.) Applicants must have good credit & stable, adequate income	Year-round	Participating mortgage lender, or USDA Field Office
Single Family Housing Repair Loan (SFH 504 Loan)	<u>Modernize or repair a modest home</u>	USDA makes loan to home owners	<u>Very low income households</u>	Unincorporated areas, <20,000	Install or repair water or sewer hook-ups, roofing, insulation, and other housing improvements.	\$20,000	1%, 20 year	Applicant must have limited resources and be unable to get credit elsewhere.	Year-round	USDA Field Office
Single Family Housing Repair Grant (SFH 504 Grant)	<u>Rehabilitate substandard housing</u> to a safe, decent & sanitary condition	USDA gives grant to home owners	<u>Very low income households who are 62 years or older</u>	Unincorporated areas, <20,000	Install or repair water or sewer hook-ups, roofing, insulation, and correct other basic housing defects.	\$7,500	Grant	Applicant must have limited resources. A SFH 504 grant may be combined with a SFH 504 loan.	Year-round	USDA Field Office
Multi Family Housing Direct Loan (MFH 515 Loan)	Finance the purchase of <u>apartments for very low and low income households</u>	USDA processes loan to purchase apartments	Private developers, nonprofits, tribes, public agencies	Unincorporated areas, <20,000 population	Finance the construction of new apartments or buy and renovate existing apartments; also provides partial or complete rental assistance	\$1,000,000 maximum; leveraged with tax credits & other funds	Effective rate 1%; 30 year term with 50-year amortization	Very competitive program. USDA provides subsidies so that units are affordable to very-low and low-income tenants	Annual competition at national level. NOFA	USDA State Office (Rural Housing Programs)
Multi Family Housing Guaranteed Loan (MFH Guarantee) (Section 538)	Provide an <u>incentive for commercial lending</u> to finance the purchase of <u>apartments</u> for low and moderate income tenants	USDA <u>guarantees</u> loans processed by financial institutions	Private developers, nonprofits, tribes, public agencies	Unincorporated areas, <20,000 population	The guaranteed loans finance new apartments or purchase and renovate existing apartments	\$2,000,000 (LIHTC and tax exempt bonds)	Negotiated between borrower & lender	Lender-driven: there must be a lender willing to process the loan. (USDA guarantees the loan.)	Continuous selection. National level competition. NOFA	USDA State Office (Rural Housing Programs)
Farm Labor Housing Direct Loan & Grant (FLH 514/515 Loan & Grant)	Finance the purchase of <u>housing projects for farm workers &amp; migrant laborers</u>	USDA processes loans and grants for eligible entities	Nonprofits, public bodies (e.g., housing authorities), & Association of Farmers	Rural areas that serve farm labor households	Finance new or buy and renovate existing farm labor housing projects	\$1 million -\$2 million (highly leveraged)	1% fixed; 33 years	Very competitive program. Grants may be included with loan funds.	Annual competition at national level. NOFA	USDA State Office (Rural Housing Programs)

**Programs for Rural Housing Continued**

<b>USDA Rural Housing Programs and Features</b>	<b>Purpose</b> (What is the program's goal?)	<b>Program Type</b> (How does it work?)	<b>Eligible Applicants</b> (Who can apply?)	<b>Eligible Areas</b> (What is rural?)	<b>Authorized Purposes</b> (What can funds be used for?)	<b>Typical Amount of Assistance</b>	<b>Rates &amp; Terms</b> (rates subject to change)	<b>Key to Success</b>	<b>When to Apply</b>	<b>Who to Contact</b>
Housing Preservation Grant (HPG Section 533)	Support programs that <u>cure safety, health and accessibility problems in existing homes &amp; rental units</u>	USDA processes grants to eligible entity	Nonprofits, tribes, & public bodies (e.g., cities & counties)	Unincorporated areas, <20,000 population	Any program that offers affordable assistance (loans, grants, subsidies, technical assistance, etc.) to repair very-low and low-income households.	\$30,000 – \$50,000	Grant	Very competitive program. Preference is given to projects with leveraged funds and targeting very low and low-income households.	Annual competition at state level. NOFA	USDA State Office (Rural Housing Programs)

## Programs for Rural Businesses and Rural Cooperatives

1/15/2004

USDA Rural Development delivers a variety of types of assistance to rural businesses and communities. Most of them work in financial partnership with local economic organizations -- banks and lenders, economic development groups, local revolving loan funds, universities, cities, counties, tribes, and utility cooperatives.

<b>USDA Rural Business - Cooperative Programs</b>	<b>Purpose</b> (What is the program's goal?)	<b>Program Type</b> (How does it work?)	<b>Eligible Applicants</b> (Who can apply?)	<b>Eligible Areas</b> (What is rural?)	<b>Authorized Purposes</b> (What can funds be used for?)	<b>Typical Amount of Assistance</b>	<b>Rates &amp; Terms</b> (rates subject to change)	<b>Key to Success</b>	<b>When to Apply</b>	<b>Who to Contact</b>
Business & Industry Guaranteed Loan (B&I Guarantee)	Assist rural lenders to make good quality loans in rural areas	Loan Guarantee	Banks and other business lenders	Loans must assist businesses located in rural areas of <50,000	Guaranteed loans can be used for real estate, equipment, working capital, -- for nonfarm & value added agriculture businesses	Maximum \$25 million; percent of guarantee depends upon loan size	Negotiated between business & lender. Fixed or variable rates, typically near Prime (No balloons)	<u>Lender-driven</u> : there must be a lender willing to make the loan. (USDA only guarantees the loan.) Business must have acceptable feasibility, equity & collateral.	Year round	Local banks and business lenders, or USDA State Office (Rural Business Programs)
Intermediary Relending Program (IRP)	Capitalize <u>revolving loan programs</u> for small rural businesses	Loan	Lending cooperatives, nonprofit economic development groups, tribes, & public bodies	Rural areas of <25,000	Provide lending capital to a rural revolving loan program. Business loans made from the revolving loan program may be used for real estate, equipment, & working capital.	Maximum \$750,000 each application to any intermediary. Cumulative maximum of \$15 million to any Intermediary.	1%, 30 years to re-lender ... to make loans up to \$250,000 at Prime + to rural businesses	Funding is limited, so these loans tend to go only to revolving loan funds that will serve the most economically depressed rural areas.	Year round. Quarterly competition at national level	USDA State Office (Rural Business Programs)
Rural Business Enterprise Grant (RBEG)	Support <u>economic development programs</u> that will assist small and emerging businesses (businesses under 50 new employees & less than 1 million in gross revenues)	Grant	Nonprofit economic development groups, tribes, and public bodies (e.g., cities or counties)	Rural areas of <50,000	The grant can be used to provide lending capital for a revolving loan fund, provide technical assistance, or fund other business development activities which will support small business development.	No limits but projects funded are usually <100,000	Grant	Funding is limited, so these grants tend to go only to the most economically depressed rural areas.	Year-round, applications not funded by Utah allocation can be submitted to National competition	USDA State Office (Rural Business Programs)
Rural Business Opportunity Grant (RBOG)	Support <u>economic development technical assistance programs</u> that will promote sustainable economic development in depressed rural areas.	Grant	Public bodies, Indian tribes, nonprofit economic development organizations, cooperatives	Rural areas of <50,000	Technical assistance for business and economic development, planning, and training.	<\$50,000 or less.	Grant	Funding is limited, so these grants tend to go only to the most economically depressed rural areas.	Year-round, applications not funded by Utah allocation can be submitted to National competition	USDA State Office (Rural Business Programs)
Rural Economic Development Loan (RED Loan)	Promote specific <u>community or business development projects</u> that will improve the local economy	Loan	Electric & telephone cooperatives which were financed by USDA.	Rural areas of <25,000	Loans can be to public or private entities.	Maximum \$450,000 loan	0% interest, maximum 10 year term	Requires an eligible community-oriented utility cooperative that is willing to apply.	Year round. Quarterly competition at national level	USDA State Office (Rural Business Programs)

**Programs for Rural Business and Rural Cooperatives (Continued)**

<b>USDA Rural Business - Cooperative Programs</b>	<b>Purpose</b> (What is the program's goal?)	<b>Program Type</b> (How does it work?)	<b>Eligible Applicants</b> (Who can apply?)	<b>Eligible Areas</b> (What is rural?)	<b>Authorized Purposes</b> (What can funds be used for?)	<b>Typical Amount of Assistance</b>	<b>Rates &amp; Terms</b> (rates subject to change)	<b>Key to Success</b>	<b>When to Apply</b>	<b>Who to Contact</b>
Rural Economic Development Grant (RED Grant)	Promote specific <u>community or business development projects</u> that will improve the rural economy and establish a revolving loan program	Grant	Electric & telephone cooperatives which were financed by USDA.	Rural areas of <25,000	Grants are used to make loans for specific community or business development projects. A revolving loan fund will be established as the loan is repaid.	Maximum \$200,000 grant	Grant	Requires an eligible community-oriented utility cooperative that is willing to establish and operate a revolving loan program.	Year round. Quarterly competition at national level	USDA State Office (Rural Business Programs)
Rural Community Development Initiative (RCDI)	Provide a program of technical assistance to recipients to develop or increase their capacity to undertake projects in areas of housing, CF and community and economic development in rural areas.	Grant	Private non-profit, public or tribal organizations that provide financial and technical assistance to multiple recipients.	Rural areas of <50,000	Technical assistance up to 50% of project costs USDA provides grant assistance to eligible organizations experienced in providing programs of financial and economic development assistance to train less experienced organizations to conduct programs of financial and economic development training benefiting entities or businesses of low income rural areas.	Minimum of \$50,000 or up to maximum of \$1 million	Grant applicant must provide a minimum of 50% of project cost.	Funding is limited, so these grants tend to go to projects that serve the most economically depressed rural areas.	Requests are typically considered for funding in May of each year, and compete nationally for funding	USDA State Office (Rural Business Programs)
Renewable Energy Systems and Energy Efficiency Improvements Grant Program	To purchase alternative energy systems and/or make energy efficiency improvements.	Loan, loan guarantee & grant  only the grant program available in FY 2003	Agriculture producer or rural small business and must demonstrate financial need	Rural areas of <50,000	Purchase of a renewable energy system or to make energy efficiency improvements up to 25% of eligible project costs. Cannot purchase real estate, provide working capital or finance residential projects	Limited to 25% of eligible project costs and a maximum of \$500,000 for energy systems purchase requests and \$250,000 for energy efficiency requests	Grants, direct loans, loan guarantees  only the grant program available in FY 2003  Applicant must provide a minimum of 75% of eligible project costs.	Feasible projects that utilize proven alternative energy technologies  independent energy audit required for efficiency requests  independent feasibility study required for renewable energy requests	Requests are typically considered for funding in May of each year, and compete nationally for funding	USDA State Office (Rural Business Programs)

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**Programs for Rural Business and Rural Cooperatives (Continued)**

<b>USDA Rural Business - Cooperative Programs</b>	<b>Purpose</b> (What is the program's goal?)	<b>Program Type</b> (How does it work?)	<b>Eligible Applicants</b> (Who can apply?)	<b>Eligible Areas</b> (What is rural?)	<b>Authorized Purposes</b> (What can funds be used for?)	<b>Typical Amount of Assistance</b>	<b>Rates &amp; Terms</b> (rates subject to change)	<b>Key to Success</b>	<b>When to Apply</b>	<b>Who to Contact</b>
Rural Cooperative Development Grant Program (RCDG)	Establish and operate centers for Rural Cooperative Development	Grant	Universities, colleges and qualified non-profit organizations	Rural areas <50,000	Technical assistance, capital for revolving loan program, pass through grant assistance. Grant assistance is limited to 75% of project costs. Grant funds cannot be used to fund administrative costs, fund "brick & mortar" requests, purchase real estate or equipment.	Maximum \$350,000. Limited to 75% of project cost	Grant applicants must provide a minimum of 25% of project costs in non Federal matching funds or eligible in-kind contributions.	Requires a university, college or non-profit organization with rural cooperative/ rural business development experience	Requests are typically considered for funding in June of each year, and compete nationally for funding	USDA State Office (Rural Business Programs)
Value Added Producer Grant (VAPG)	Increase retail sales revenues to farmers & ranchers	Grant	Agricultural producers, Agricultural producer groups and farmer/rancher cooperatives	There is no rural area definition for this program.	Planning or working capital grant funding to develop or market new agricultural products, or sell existing agricultural products into new markets. Limited to 50% of project costs	Maximum \$500,000 Limited to 50% of project cost	Applicants must provide a minimum of 50% of project costs in non federal matching funds, or eligible in-kind contributions.	Feasible, well managed, well leveraged, proposals that will result in a maximum profit return to large numbers of independent agricultural products producers from the sales of value added agricultural products	Requests are typically considered for funding in June of each year, and compete nationally for funding	USDA State Office (Rural Business Programs)

**1/13/2004**

## Programs for Rural Communities

USDA Rural Development delivers a variety of types of assistance to rural communities. Some involve direct assistance by USDA, while others work through local partnerships. Rural communities and nonprofits are encouraged to call USDA for ideas on how to pursue meeting their facility and community development needs.

<b>USDA Community Facilities Programs and Features</b>	<b>Purpose</b> (What is the program's goal?)	<b>Program Type</b> (How does it work?)	<b>Eligible Applicants</b> (Who can apply?)	<b>Eligible Areas</b> (What is rural?)	<b>Authorized Purposes</b> (What can funds be used for?)	<b>Typical Amount of Assistance</b>	<b>Rates &amp; Terms</b> (rates subject to change)	<b>Key to Success</b>	<b>When to Apply</b>	<b>Who to Contact</b>
Community Facilities Guaranteed Loan (CF Guarantee)	Provide an <u>incentive for commercial lending</u> that will <u>develop essential community facilities</u>	USDA <u>guarantees</u> loans made by banks	Banks and other commercial lenders ... to make loans to nonprofits, tribes, & public bodies (e.g., cities or counties)	Unincorporated areas &<20,000 population cities	The loans guaranteed can be used for real estate & equipment. Types of projects include <u>clinics, public buildings, day care centers, fire stations, fire trucks, &amp; shelters, and recreational facilities.</u>	\$100,000 – \$2 million	Negotiated between borrower & lender. Fixed or variable rates.	Lender-driven: there must be a bank willing to make the loan. (USDA just guarantees the loan.)	Year round	Local banks or USDA State Office (Rural Business Programs)
Community Facilities Direct Loan (CF Direct)	<u>Develop essential community facilities.</u>	USDA makes <u>loans to develop essential community facilities</u>	Nonprofits, tribes, and public bodies (e.g., cities or counties)	Unincorporated areas &<20,000 population cities	The loans can be used for real estate & equipment. Types of projects include <u>clinics, shelters, public buildings, day care centers, &amp; fire stations or fire trucks.</u>	\$50,000 – \$2 million	4.5%-5.75% fixed; 40 years maximum (rates are subject to change quarterly)	The loan must be fully secured by a lien on the property financed or by a pledge of tax revenues.	Year round	USDA State Office (Rural Development Programs) or Field Office
Community Facilities Grant (CF Grant)	Help communities that cannot qualify for a CF loan <u>pay for the cost of developing essential community facilities</u>	USDA makes <u>grants to develop essential community facilities</u>	Nonprofits, tribes, and public bodies (e.g., cities or counties)	Unincorporated areas &<20,000 population cities	The grants can be used for real estate & equipment. Types of projects include <u>clinics, hospitals, public buildings, day care centers, &amp; fire stations or fire trucks.</u>	\$10,000- \$50,000	Grant	May pay for <u>15-75% of the project cost</u> depending on the community's population & median household income.	Year round	USDA Area or State Office (Rural Development Programs) or Field Office
Distance Learning & Telemedicine Loan & Grant (DL/TM)	Support the development of <u>telemedicine &amp; distance learning</u> systems	USDA makes loans & grants	Schools, libraries, nonprofit hospitals & clinics, and tribes	Unincorporated areas &<10,000 population cities	The funds can be used for <u>initial capital and hardware</u> costs that will enhance telecommunication capabilities for either public education or medical purposes.	\$50,000- \$300,000 for grants. No limit for loans.	Fixed based on Government cost of funds; 10 years <i>and/or</i> Grant	May pay for <u>70-90% of the project cost.</u> Grants are only made available to the neediest applicants.	Once-a-year. Annual competition at national level	USDA State Office (State Director )
Community Development Services	Provide communities and organizations with technical assistance, skill training, and support for planning processes	USDA staff or staff from partner agencies and nonprofits provide needed services	Town boards, general improvement districts, cities, counties, nonprofits, cooperatives	Public entities and nonprofits in communities of <50,000 population	Very flexible; can assist through Focus on the Community program with full strategic plan, or with a more limited Capital Improvement Plan, financial management training, or other technical assistance, training, or community facilitation	Not a grant or loan program, assistance provided by staff	N/A	Leadership and energy at the local level, a desire to improve organizational or community operations and success	Year round	USDA State Office (State Director, Rural Development staff) & Field Office

## Programs for Rural Utilities

USDA Rural Development delivers a variety of types of assistance to rural utilities. Most involve direct assistance by USDA, while others work through local partnerships. Rural communities facing utility issues caused by growth, aging infrastructure, or noncompliance with health standards are encouraged to call for ideas and assistance with problem resolution.

<b>USDA Water and Environmental Programs and Features</b>	<b>Purpose</b> (What is the program's goal?)	<b>Program Type</b> (How does it work?)	<b>Eligible Applicants</b> (Who can apply?)	<b>Eligible Areas</b> (What is rural?)	<b>Authorized Purposes</b> (What can funds be used for?)	<b>Typical Amount of Assistance</b>	<b>Rates &amp; Terms</b> (rates subject to change)	<b>Key to Success</b>	<b>When to Apply</b>	<b>Who to Contact</b>
Water & Waste Disposal Loan & Grant (WWD Loan & Grant)	<u>Develop and repair water, sewer, storm drainage, &amp; solid waste systems.</u>	USDA makes loans (sometimes with grants) for water & waste disposal facilities	Public bodies (e.g., cities or water districts), tribes, and nonprofits (e.g., mutual water companies)	Unincorporated areas & <10,000 population cities	Loans can be used for construction & equipment. Eligible projects include water, sewer, solid waste & storm drainage systems -- both new and repair projects -- for domestic & industrial (but not irrigation) users.	\$500,000 - \$3 million	Loans: 4%-5.75% fixed (depending upon community income), 40 years  Grants	Loans must be fully secured by revenues or assessments. Grants are only available to the neediest applicants and for up to 75% of the project depending on population & income.	Year round	USDA State Office (Rural Development Programs)
Water & Waste Disposal Guaranteed Loan (WWD Guarantee)	Provide an <u>incentive for commercial lending</u> that will finance <u>water, sewer, storm drainage, &amp; solid waste systems</u>	USDA <u>guarantees</u> loans made by banks	Banks and other commercial lenders.	Unincorporated areas & <10,000 population cities	Loans guaranteed can be used for construction & equipment. Eligible projects include water, sewer, solid waste & storm drainage systems -- both new and repair projects -- for domestic & industrial (but not irrigation) users.	\$500,000 - \$5 million	Negotiated between business & lender. Fixed or variable rates allowed.	<u>Lender-driven</u> : there must be a bank willing to make the loan. (USDA just guarantees the loan.) Nonprofits (e.g., <u>mutual water companies</u> ) are targeted.	Year round	Banks and commercial lenders, or USDA State Office (Rural Development Programs)
Solid Waste Management Grant (SWMG)	Support <u>recycling education</u> and <u>solid waste planning</u>	USDA makes grants to improve solid waste handling	Public bodies (e.g., counties & joint powers authorities), tribes, & nonprofits	Unincorporated areas & <10,000 population cities	The funds can be used for <u>technical assistance, planning, and community education</u> projects.	\$50,000 or less	Grant	Funding is limited, so these grants tend to go only to the neediest areas.	Once-a-year. Annual competition at national level	USDA State Office (Rural Development Programs)
Technical Assistance & Training Grant (TAT)	Support for entities eligible for WWD loans & grants in the areas of <u>operator training, board training, financial planning, &amp; accessing funding</u>	USDA makes grants to benefit small rural utilities	Nonprofit corporations who will provide such assistance to rural utilities	Unincorporated areas & <10,000 population cities	The funds can be used for <u>technical assistance, planning, and training.</u>	\$50,000-\$1 million+	Grant	Funding is limited, so these grants tend to go only to projects helping the neediest areas.	Once-a-year. Annual competition at national level	USDA State Office (Rural Development Programs)

1/15/2004

## Summary of Program Purposes

	Land & Building	Mach. & Equip.	Working Capital	Infrastructur	Train/ Tech.
<b>RURAL HOUSING SERVICE -</b>					
Single Family Housing - Direct loan	●				
Single Family Housing - Guaranteed loan	●				
Single Family Housing Repair - Loan/grant	●				
Rural rental housing - Guaranteed loan	●			●	
Rural rental housing - Direct loan	●			●	
Farm labor housing - Loan/grant	●			●	
Community facilities - Direct loan/grant	●	●	●	●	
Community facilities - Guaranteed loan	●	●	●	●	
Housing preservation –Grant	●	●	●	●	●
<b>RURAL BUSINESS-COOPERATIVE SERVICE</b>					
Business & Industry - Guaranteed loan	●	●	●	●	
Rural Business Enterprise Grant	●	●	●	●	●
Intermediary Relending – Loan	●	●	●	●	
Rural Economic Development Loan and Grant	●	●	●	●	●
Rural Cooperative Development Grant				●	●
Value-Added Agricultural Product Market Dev Grant			●	●	●
Rural Business Opportunity Grant					●
<b>RURAL UTILITIES SERVICE</b>					
Water and sewer - Loan/grant	●	●	●	●	
Water and sewer - Guaranteed loan	●	●	●	●	
Solid waste management grant					●
Electric and Telecommunications – Direct/Guar Loan	●	●		●	
Distance Learning & Telemedicine - Loan/grant		●		●	

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